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napter you are filing under:
Chapter 7
Chapter 11
Chapter 12
Chapter 13 Check if this an amended filing

### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on government-issued ure identification (for mple, your driver's	Craig First name	First name
		ise or passport).	F Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Rohde Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
	Inclu maio	de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security ber or federal vidual Taxpayer tification number	xxx-xx-7326	

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Debtor 1 Craig F Rohde

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	5020 N Monticello	If Debtor 2 lives at a different address:
		Chicago, IL 60625  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Craig F Rohde

Par	Tell the Court About	our E	3ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under		Chapter 7				
			Chapter 11				
			Chapter 12				
		<b>=</b> c	Chapter 13				
8.	How you will pay the fee	•	about how yo	ou may pay. Typi attorney is subn	ically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with	
						n, sign and attach the Application for Individuals to Pay	
			0		s (Official Form 103A).	only if you are filing for Chapter 7. By law, a judge may,	
		Ц	but is not requapplies to you	uired to, waive y ur family size an	our fee, and may do so only if you d you are unable to pay the fee in	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out ial Form 103B) and file it with your petition.	
).	Have you filed for bankruptcy within the last 8 years?	■ N					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	■ N					
	affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ N	o. Go to li	ine 12.			
		□ Y	es. Has yo	ur landlord obta	ined an eviction judgment against	t you and do you want to stay in your residence?	
				No. Go to line 1	12.		
				Yes. Fill out <i>Init</i> bankruptcy peti		ludgment Against You (Form 101A) and file it with this	

Debtor 1 Craig F Rohde Document Page 4 of 58 Case number (if known)

Par	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	e and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a		Numb	per, Street, City, State & ZIP Code		
	separate sheet and attach it to this petition.		Checi	k the appropriate box to describe your business:		
				Health Care Business (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as defined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as defined in 11 U.S.C. § 101(6))		
				None of the above		
<b>Chapter 11 of the</b> deadlines. If you indicate that you are a small business debtor, you must attach your most rec			der Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of low statement, and federal income tax return or if any of these documents do not exist, follow the procedure (1)(B).			
	For a definition of small	■ No.	I am r	not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am f	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention		
	Do you own or have any		Trazar ac	Add Froporty of Any Froporty That Needd Infiniediate Attention		
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?  Number, Street, City, State & Zip Code		

Debtor 1 Craig F Rohde Document Page 5 of 58 Case number (if known)

Part 5: Explain Your Efforts to Re

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known)

Deb	tor 1 Craig F Rohde				Case number	(if known)
Part	6: Answer These Ques	tions for Re	porting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
			Are your debts primarily b money for a business or inve			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you o	owe that are not consu	umer debts or busines	s debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	r 7. Go to line 18.		
Do you estimate that after any exempt property is exclude after any exempt are paid that funds will be available to distribute to unsecured creditors?						
	property is excluded and administrative expenses		□ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99		□ 1,000-5,000 □ 5001-10,00	00	□ 25,001-50,000 □ 50,001-100,000
		□ 100-19 □ 200-99		☐ 10,001-25,	000	☐ More than100,000
19.	How much do you estimate your assets to	□ \$0 - \$5	50,000 11 - \$100,000	□ \$1,000,001 □ \$10,000,00	- \$10 million 01 - \$50 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion
	be worth?	<b>\$100,0</b>	01 - \$500,000 01 - \$1 million	□ \$50,000,00	01 - \$100 million 001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you estimate your liabilities	■ \$0 - \$5	50,000 D1 - \$100,000	□ \$1,000,001 □ \$10,000,00	- \$10 million 01 - \$50 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion
	to be?	□ \$100,0	01 - \$100,000 101 - \$500,000 101 - \$1 million	\$50,000,00	01 - \$100 million 001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
Part	7: Sign Below					
For	you	I have exa	amined this petition, and I de-	clare under penalty of	perjury that the inform	nation provided is true and correct.
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.
			ney represents me and I did to I, I have obtained and read the			t an attorney to help me fill out this
		I request i	relief in accordance with the	chapter of title 11, Uni	ted States Code, spec	cified in this petition.
		bankrupto and 3571.	y case can result in fines up			r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Craig F	F Rohde Rohde of Debtor 1		Signature of Debtor	· 2
		Executed	on <b>November 11, 2016</b>	<b>;</b>	Executed on	
			MM / DD / YYYY		MM	/ DD / YYYY

Debtor 1 Craig F Rohde Document Page 7 of 58 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ronald P Strojny	Date	November 11, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
Ronald P Strojny			
Printed name			
Ronald P Strojny			
Firm name			
5839 W 35th Street			
Cicero, IL 60804			
Number, Street, City, State & ZIP Code			
Contact phone <b>708-652-2800</b>	Email address	rpstrojny@yahoo.com	
6282154			
Bar number & State			

		Docume	ent Page 8 of 58					
Fill in this information to identify your case:								
Debtor 1	Craig F Rohde							
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS					
Case number (if known)								

☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	142,620.52
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	9,182.97
	1c. Copy line 63, Total of all property on Schedule A/B	\$	151,803.49
Pai	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	30,142.59
	Your total liabilities	\$	30,142.59
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,239.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,667.86
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "11 U.S.C. \$ 401(0). Fill out lines 8.0% for statistical purposes 28 U.S.C. \$ 450	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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Debtor 1 Craig F Rohde

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

2,796.75 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	al claim
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	5,107.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	5,107.00

	Case 16-36015		iled 11/11/16 Document		6 12:56:51	Desc	Main
Fill in this ir	nformation to identify you			1 duc 10 01 30			
Debtor 1	Craig F Rohde						
Dobtor 1	First Name	Middle N	ame	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle N	ame	Last Name			
United States	s Bankruptcy Court for the	NORTHERN	DISTRICT OF ILL	INOIS			
Case numbe	or			_			Check if this is an amended filing
	Form 106A/B ule A/B: Pro	perty					12/15
nink it fits bes nformation. If nswer every	st. Be as complete and accumore space is needed, attacquestion.	rate as possible. ch a separate she	If two married peop et to this form. On the	an asset fits in more than one le are filing together, both are he top of any additional pages	equally responsible	e for supply	ring correct
Part 1: Desc	ribe Each Residence, Buildi	ng, Land, or Othe	er Real Estate You O	wn or Have an Interest In			
. Do you owr	n or have any legal or equita	ble interest in any	y residence, building	g, land, or similar property?			
☐ No. Go to	o Part 2.						
Yes. Wh	nere is the property?						
1.1			What is the proper	ty? Check all that apply			
	18th Street		Single-family	home			or exemptions. Put
Street add	dress, if available, or other descripti	on	⊔ ·	ulti-unit building n or cooperative			ims on Schedule D: ecured by Property.
lohns	ton City IL 6	2951-0000		d or mobile home	Current value of		urrent value of the
City	State	ZIP Code	☐ Land ☐ Investment p	roperty	entire property?	•	ortion you own? \$79,642.00
,			Timeshare	. sporty	Describe the natu	ure of your	ownership interest
				st in the property? Check one	(such as fee simp a life estate), if kr		by the entireties, or
			Debtor 1 only	• • •	Fee simple		
Williar	nson		Debtor 2 only	/			
County		_	Debtor 1 and	Debtor 2 only	☐ Check if this	is commur	nity property
			☐ At least one	of the debtors and another	(see instructions		ing property
			Other information	you wish to add about this iter	n, such as local		

Official Form 106A/B Schedule A/B: Property page 1

property identification number:

Market value from Zillow.com (Property is vacant)

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4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

☐ Yes

□ No

Yes. Describe.....

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Debto	r1 Craig F Roh	nde		Case number (	if known)
		Ring, \			
				nticello, Chicago IL 60625	\$100.00
<i>E</i> :	on-farm animals xamples: Dogs, cats, No Yes. Describe	, birds, hor	ses		
		(2) Dog Locati		nticello, Chicago IL 60625	\$0.00
<b>=</b> 1			-	d not already list, including any health aids you did no	ot list
		•		Part 3, including any entries for pages you have attac	\$2,000.00
Part 4:	Describe Your Final	ncial Assets	S		
Do yo	ou own or have any	legal or e	quitable interest i	in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
ו∎ ' □ ` 17. <b>De</b> E:	xamples: Money you  No Yes  eposits of money xamples: Checking, s institutions	savings, or	other financial ac	nome, in a safe deposit box, and on hand when you file you counts; certificates of deposit; shares in credit unions, brows with the same institution, list each.  Institution name:	
		17.1.	Checking	Byline Bank checking account	\$1,000.00
<i>E</i> : □ !	•	s, investme	ent accounts with b		
			Ameritrade Acc Insurance, etc	count #2938 - Stocks: IBM, Apple Travelers	\$3,757.97
	int venture	tock and i	interests in incor	porated and unincorporated businesses, including ar	interest in an LLC, partnership, and
-	Yes. Give specific in		about themne of entity:		p:
N N ■ 1	legotiable instrument Ion-negotiable instrur	s include p <i>nent</i> s are t	ersonal checks, ca hose you cannot to	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orders. ransfer to someone by signing or delivering them.	

Issuer name:

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Case number (if known) Debtor 1 Craig F Rohde 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Institution name: Type of account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund

value:

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Case number (if known)

Document Craig F Rohde Debtor 1

Prudential term life insurance policy (no cash value)	\$0.00
<ul> <li>32. Any interest in property that is due you from someone who has died         If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to rec someone has died.     </li> <li>No</li> </ul>	eive property because
☐ Yes. Give specific information	
<ul> <li>Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue</li> <li>No</li> </ul>	
☐ Yes. Describe each claim	
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to ■ No □ Yes. Describe each claim	o set off claims
85. Any financial assets you did not already list ■ No	
☐ Yes. Give specific information	
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$4,757.97
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. Go to Part 6.	
Yes. Go to line 38.	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
■ No. Go to Part 7.	
☐ Yes. Go to line 47.	
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No	
☐ Yes. Give specific information	

Official Form 106A/B Schedule A/B: Property page 6

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

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Debtor 1 Craig F Rohde

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$142,620.52
56.	Part 2: Total vehicles, line 5	\$2,425.00	_	
57.	Part 3: Total personal and household items, line 15	\$2,000.00		
58.	Part 4: Total financial assets, line 36	\$4,757.97		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$9,182.97	Copy personal property total	\$9,182.97
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$151,803.49

Official Form 106A/B Schedule A/B: Property page 7

		Docume	ent Page 17 of 58	
Fill in this infor	mation to identify your	case:		
Debtor 1	Craig F Rohde			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an amended filing
Official Fo	orm 106C			 J .

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as E	xempt			
1.	Which set of exemptions are you claiming?	Check one only, eve	n if yo	ur spouse is filing with you.	
	You are claiming state and federal nonbank	cruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 L	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	5020 N Monticello Ave Chicago, IL	\$62,978.52		\$15,000.00	735 ILCS 5/12-901
	60625 Cook County (Debtor's Primary Residence) (Market value of \$190,844 from MLSNI Realist) (Debtor has a 1/3rd ownership interest in this property; the other 2/3rds ownership belong to Debtor's two brothers; property i Line from Schedule A/B: 1.2			100% of fair market value, up to any applicable statutory limit	
	2004 Ford Expedition 140,000 miles	\$2,425.00		\$2,400.00	735 ILCS 5/12-1001(c)
	Fair condition (paid in full) (Market value from NADA rough trade-in) Location: 5020 N Monticello, Chicago IL 60625 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	Beds, Dressers, Sofa, Coffee Table,	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
	End Tables, Lamps, Kitchen Table & Chairs, Small Appliances, Large Appliances, Flatware, Utensils Location: 5020 N Monticello, Chicago IL 60625 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	

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Craig F Rohde

Craig F Rohde

Case number (if known)

Dei	Claig F Kollue				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim	Specific laws that allow exemption
	TVs, Radio, DVD Player, Computer, Cell Phone	\$500.00	•	\$500.00	735 ILCS 5/12-1001(b)
	Location: 5020 N Monticello, Chicago IL 60625 Line from <i>Schedule A/B</i> : 7.1			100% of fair market value, up to any applicable statutory limit	
	Books, Pictures, Family Photos, CDs, DVDs, Games	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Location: 5020 N Monticello, Chicago IL 60625 Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	
	Necessary Wearing Apparel Location: 5020 N Monticello, Chicago	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
	IL 60625 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
	Ring, Watch Location: 5020 N Monticello, Chicago	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	IL 60625 Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
	Checking: Byline Bank checking account	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
	Ameritrade Account #2938 - Stocks: IBM, Apple Travelers Insurance, etc	\$3,757.97		\$1,300.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 18.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3			led on or after the date of adjustmen	t.)
	■ No				
	☐ Yes. Did you acquire the property covered	d by the exemption wi	thin 1	,215 days before you filed this case?	?
	□ No				
	☐ Yes				

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Fill in this infor	mation to identify your	case:		
Debtor 1	Craig F Rohde			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is ar
				amended filing

### Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Eill in	this inform	nation to identify your	Document	Page 20 of 58		
FIII III		lation to identify your	case.			
Debto	or 1	Craig F Rohde First Name	Middle None	Lost Name		
Debto	or 2	FIRST Name	Middle Name	Last Name		
	e if, filing)	First Name	Middle Name	Last Name		
United	d States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case (if know	number				_	heck if this is an mended filing
Offic	ial Form	106E/F				
Sch	edule E	/F: Creditors W	ho Have Unsecured	Claims		12/15
Schedu Schedu left. Att name a	ule G: Execut ule D: Credito tach the Cont and case num	ory Contracts and Unexpors Who Have Claims Sec tinuation Page to this pag aber (if known).	that could result in a claim. Also I bired Leases (Official Form 106G). It cured by Property. If more space is ge. If you have no information to re	Do not include any creditors with p needed, copy the Part you need, fi	partially secured claims ill it out, number the ent	that are listed in tries in the boxes on the
Part 1		l of Your PRIORITY Ur				
	•	rs have priority unsecure	d ciaims against you?			
	No. Go to Pa	art 2.				
	Yes.	I - CV NONDDIODIT	TV 11			
Part 2		of Your NONPRIORIT				
_			cured claims against you?			
L	No. You hav	e nothing to report in this p	eart. Submit this form to the court with	your other schedules.		
	Yes.					
ur th:	secured claim	n, list the creditor separatel	aims in the alphabetical order of the y for each claim. For each claim listed ist the other creditors in Part 3.If you	d, identify what type of claim it is. Do	not list claims already inc	luded in Part 1. If more
						Total claim
4.1	AMC An	esthesia LTD	Last 4 digits of acc	count number 0606		\$614.00
	PO Box	Creditor's Name 772927 o, IL 60677	When was the deb	t incurred?		
	Number St	reet City State Zlp Code red the debt? Check one.	As of the date you	file, the claim is: Check all that app	ly	
	Debtor	1 only	☐ Contingent			
	☐ Debtor	2 only	☐ Unliquidated			
	☐ Debtor	1 and Debtor 2 only	☐ Disputed			
	☐ At least	one of the debtors and an	other Type of NONPRIOR	RITY unsecured claim:		
	☐ Check	if this claim is for a com	munity			
	debt Is the clair	n subject to offset?	Obligations arising report as priority cla	ng out of a separation agreement or o	divorce that you did not	
	■ No	-	<u>-</u> ' ' '	n or profit-sharing plans, and other sir	milar debts	
	☐ Yes		Other. Specify	Medical		

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Debtor 1 Craig F Rohde Case number (if know) 4.2 **Armor Systems Co** Last 4 digits of account number 0771 \$969.93 Nonpriority Creditor's Name 1700 Kiefer Dr When was the debt incurred? **Opened 02/15** Suite 1 Zion. IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Swedish Covenant** Other. Specify Hospital ☐ Yes 4.3 **Armor Systems Co** Last 4 digits of account number 0486 \$134.89 Nonpriority Creditor's Name 1700 Kiefer Dr When was the debt incurred? **Opened 02/15** Ste 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Swedish Covenant** ■ Other. Specify Hospital ☐ Yes 4.4 **Barclays Bank Delaware** Last 4 digits of account number 1772 \$2,312.00 Nonpriority Creditor's Name Opened 11/13 Last Active Po Box 8801 When was the debt incurred? 8/05/16 Wilmington, DE 19899 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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4.7 Capital One Last 4 digits of account number 4216 Nonpriority Creditor's Name Opened 10/07 Last Active Po Box 30285 When was the debt incurred? 8/23/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

\$744.00

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Debtor 1 Craig F Rohde Case number (if know) 4.8 Capital One / Menard Last 4 digits of account number 6482 \$1,958.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 04/11 Last Active When was the debt incurred? 8/06/16 Po Box 30258 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.9 Citibank / Sears Last 4 digits of account number 8885 \$1,265.00 Nonpriority Creditor's Name **Citicorp Credit Services** Opened 01/10 Last Active Po Box 790040 When was the debt incurred? 8/09/16 Saint Louis, MO 63179 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Citibank/Exxon Mobile 0766 \$649.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Centralized Bankruptcy** Opened 09/13 Last Active Po Box 790040 When was the debt incurred? 8/12/16 S Louis. MO 63129 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card

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Document Page 24 of 58 Debtor 1 Craig F Rohde Case number (if know) 4.1 Citibank/The Home Depot 7479 \$562.00 Last 4 digits of account number Nonpriority Creditor's Name **Centralized Bankruptcy** Opened 05/13 Last Active Po Box 790040 When was the debt incurred? 8/19/16 S Louis, MO 63129 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.1 **Dependon Collection Service Inc** 1875 \$87.00 Last 4 digits of account number 2 Nonpriority Creditor's Name When was the debt incurred? PO Box 4833 Oak Brook, IL 60522 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Medical 4.1 **Discover Financial** 6967 \$3.982.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/12 Last Active Po Box 3025 When was the debt incurred? 8/14/16 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No

☐ Yes

■ Other. Specify Credit Card

☐ Student loans

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Craig F Rohde Case number (if know) 4.1 Kohls/Capital One 9592 \$777.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 06/10 Last Active Po Box 3120 When was the debt incurred? 8/21/16 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.1 Merrick Bank/Geico Card 0211 \$2,246,00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/13 Last Active Po Box 23356 When was the debt incurred? 8/09/16 Pittsburg, PA 15222 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4 1 Mohela/Dept of Ed 0001 \$5,107.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 01/15 Last Active 633 Spirit Dr When was the debt incurred? 7/06/15 Chesterfield, MO 63005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

**Educational** 

☐ Other. Specify

Document Page 26 of 58 Debtor 1 Craig F Rohde Case number (if know) 4.1 MRI Lincoln Imaging Center 2950 \$184.13 Last 4 digits of account number Nonpriority Creditor's Name 4200 W 63rd Street When was the debt incurred? Chicago, IL 60629 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes 4.1 **Swedish Convenant Hospital** 8231 \$84.54 Last 4 digits of account number 8 Nonpriority Creditor's Name 7452 Solution Center When was the debt incurred? Chicago, IL 60677 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Medical ☐ Yes 4.1 Swedish Covenant Hospital \$493.65 Last 4 digits of account number 9 Nonpriority Creditor's Name 5145 North California Ave When was the debt incurred? Chicago, IL 60625 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Medical

Is the claim subject to offset?

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Debtor 1 Craig F Rohde Case number (if know) 4.2 **Swedish Covenant Hospital** 2654 \$16.30 Last 4 digits of account number 0 Nonpriority Creditor's Name 7426 Solution Center When was the debt incurred? Chicago, IL 60677 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes 4.2 Synchrony Bank/Walmart 1634 \$1,395.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/10 Last Active Po Box 965064 When was the debt incurred? 8/07/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 Tnb-Visa (TV) / Target 9595 \$754.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/07 Last Active C/O Financial & Retail Services Mailstop BV PO Box 9475 When was the debt incurred? 8/18/16 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other, Specify

**Credit Card** 

Document Page 28 of 58 Debtor 1 Craig F Rohde Case number (if know) 4.2 Transworld Systems Inc 6333 \$170.15 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 15520 When was the debt incurred? Wilmington, DE 19850 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical (Swedish Covenant) Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? SCH Laboratory Physiciains SC Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims c/o Dependon Collection Services Part 2: Creditors with Nonpriority Unsecured Claims PO Box 4833 Hinsdale, IL 60522 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Swedish Covenant Hospital Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7426 Solution Center Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60677 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Swedish Covenant Hospital** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 7426 Solution Center Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60677 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a 0.00 Total claims from Part 1 6b. Taxes and certain other debts you owe the government 6b. 0.00 Claims for death or personal injury while you were intoxicated 6c. Other. Add all other priority unsecured claims. Write that amount here. 0.00 Total Priority. Add lines 6a through 6d. 6e 0.00 Total Claim

Total	
claims	
from Part 2	

6f.	Student loans	6f.	\$ 5,107.00
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 25,035.59

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Debtor 1 Craig F Rohde

Total Nonpriority. Add lines 6f through 6i.

6j. 30,142.59

		Doddino	T dac do di do
Fill in this infor	rmation to identify your	case:	
Debtor 1	Craig F Rohde		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number			
(if known)			

### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	*				
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>

		Docume	ent Page 31 d	of <u>58</u>	
Fill in this	information to identify your	case:			
Debtor 1	Crois E Dobdo				
Debior 1	Craig F Rohde First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Ote	ites bankruptey court for the.	- NORTHERN BIOTRIOT	OI ILLINOIO		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
~ · ·	40011				
Officia	I Form 106H				
Sched	lule H: Your Cod	lebtors			12/15
ill it out, a		boxes on the left. Attach	the Additional Page		needed, copy the Additional Page, p of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
■ No					
L res	5				
	hin the last 8 years, have yo na, California, Idaho, Louisiana				y states and territories include
■ No	. Go to line 3.				
	s. Did your spouse, former spo	ouse, or legal equivalent live	e with you at the time?		
<b>—</b> 100	s. Dia your spouse, former spe	rase, or logar equivalent five	with you at the time.		
in line Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedule	es that apply:
24				Польты в г.	
3.1	Name			Schedule D, lin	
				☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, lin	е
	Name			□ Schedule E/F, I	
				☐ Schedule G, lin	
-					
	Number Street City	State	ZIP Code		
	Oity	State	ZIF COUE		

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				_			
	in this information to identify your c						
Deb	otor 1 Craig F Roh	de					
	otor 2						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS				
(If kr	fficial Form 106l			☐ A ☐ A 1	3 income a	ed filing ent showing po as of the follow	stpetition chapter ving date:
	chedule I: Your Inc	ome		N	/IM / DD/ Y	YYY	12/15
sup spo atta Par	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing wi	ng jointly, and your spouse is li th you, do not include informat	ving with ion abou	you, inclu t your spo	ude informationuse. If more s	on about your space is needed,
1.	Fill in your employment information.		Debtor 1		Debtor 2	or non-filing	spouse
	If you have more than one job,	Employment status	■ Employed		☐ Employed		
	attach a separate page with information about additional		☐ Not employed		☐ Not employed		
	employers.	Occupation	Dairy Manager				
	Include part-time, seasonal, or self-employed work.	Employer's name	Happy Foods				
	Occupation may include student or homemaker, if it applies.	Employer's address	6415 N Central Chicago, IL 60646				
		How long employed the	here? 22 Years		_		
Par	Give Details About Mor	nthly Income					
	mate monthly income as of the duse unless you are separated.	ate you file this form. If y	you have nothing to report for any	line, write	e \$0 in the	space. Include	your non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information for all emp	loyers for	that perso	n on the lines l	below. If you need
				For De	btor 1	For Debtor non-filing s	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2	2,796.75	\$	N/A
3.	Estimate and list monthly overt	ime pay.	3. +9		0.00	+\$	N/A

2,796.75

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Craig F Rohde	-	C	Case	number (if known)				
	Com	wline 4 hore	4			Debtor 1	non-	ebtor iling s	pouse	
	Сор	y line 4 here	4.		\$_	2,796.75	\$		N/A	<u>\</u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$_	602.75	\$		N/A	<u>\</u>
	5b.	Mandatory contributions for retirement plans	5b	Ο.	\$_	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$_	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans Insurance	50		\$ \$	0.00	\$		N/A	_
	5e. 5f.	Domestic support obligations	5e 5f		\$ _	0.00	\$		N/A	
	5g.	Union dues	50		<b>\$</b> -	0.00	\$—		N/A	_
	5h.	Other deductions. Specify:	_	י. ה.+	<b>\$</b> -		+ \$		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	 6.		\$	602.75	\$		N/A	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,194.00	\$		N/A	_ \
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b		\$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$_	0.00	\$		N/A	<u> </u>
	8d.	Unemployment compensation	80	d.	\$_	0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$_	0.00	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f 8g		\$_ \$	0.00	\$		N/A	
	8g. 8h.	Other monthly income. Specify: Monthly Average Dividend Income	-	-	э \$	0.00 45.00	· · —		N/A	_
	011.	monthly Average Dividend income				43.00			14//	<u>`</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	45.00	\$		N/	Ά
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		2,239.00 + \$		N/A	= \$	2,239.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		Σ,233.00		IVA	- σ	2,233.00
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your refriends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not	depe		•			chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	2,239.00
13.	Dos	ou expect an increase or decrease within the year after you file this form	2						Comb	ined Ily income
١٥.	<b>■</b>	No.	•							
	_	Voc Evoloin:								

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Fill in	n this inf <u>orma</u>	ition to identify yo	our case:			l		
Debto	or 1	Craig F Roh	de				c if this is:	
Debto	or 2 use, if filing)						A supplement show	ving postpetition chapter the following date:
Unite	d States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	1	MM / DD / YYYY	
Case (If kno	number							
Off	ficial Fc	rm 106J						
		J: Your						12/1
infor	rmation. If m		eded, atta	If two married people ar ch another sheet to this n.				
Part 1.	1: Describe this a join	ribe Your House	hold					
	■ No. Go to	line 2.	in a sonar	ate household?				
		0	•	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debte	or 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
								□ No
								☐ Yes ☐ No
								Yes
								□ No □ Yes
	expenses o	oenses include f people other t d your depende	han $_{m \Box}$	No Yes				□ res
	<u> </u>							
expe	mate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the v	•	h assistance an		government assistance i luded it on <i>Schedule I:</i> \	•		Your exp	enses
•		,	hin evnen	ses for your residence.	neludo firet mortana	•		
٠.		nd any rent for th		_	ncidde iiist mortgag	4. \$		621.56
	If not include	led in line 4:						
		estate taxes				4a. \$		0.00
	•	rty, homeowner's maintenance, re		's insurance Ipkeep expenses		4b. \$ 4c. \$		0.00
		owner's associate				4d. \$		0.00
5.	Additional i	nortgage paym	ents for yo	our residence, such as ho	me equity loans	5. \$		0.00

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Debtor 1 Craig F Rohde		Case num	ber (if known)	
6. Utilities:				
6a. Electricity, heat, natural	gas	6a.	\$	150.00
6b. Water, sewer, garbage of	collection	6b.	\$	0.00
	Internet, satellite, and cable services	6c.	· -	0.00
6d. Other. Specify: Cell F		6d.		70.00
. Food and housekeeping sup		7.	*	250.00
. Childcare and children's edu	•	8.	\$	0.00
		9.	\$	
Clothing, laundry, and dry cl	•		·	0.00
O. Personal care products and		10.	· -	0.00
1. Medical and dental expenses		11.	\$	0.00
2. <b>Transportation.</b> Include gas, i	maintenance, bus or train fare.	12.	¢	150.00
Do not include car payments.			·	
	ation, newspapers, magazines, and books	13.	·	0.00
<ol> <li>Charitable contributions and</li> </ol>	d religious donations	14.	\$	0.00
5. Insurance.				
	ucted from your pay or included in lines 4 or 20.		•	
15a. Life insurance		15a.	·	0.00
15b. Health insurance		15b.	*	0.00
15c. Vehicle insurance		15c.	\$	70.00
15d. Other insurance. Specify	r.	15d.	\$	0.00
6. Taxes. Do not include taxes de	educted from your pay or included in lines 4 or 20	).		
Specify:	, , ,	16.	\$	0.00
7. Installment or lease paymen	ts:			
17a. Car payments for Vehicl		17a.	\$	0.00
17b. Car payments for Vehicl		17b.	\$	0.00
	N 18th St (property taxes)	17c.	\$	135.00
17d. Other. Specify: 609 V		17d.	· <u> </u>	135.00
Student Loans	iv four or (mourance)		\$	
			Φ	86.30
	maintenance, and support that you did not rep		\$	0.00
	line 5, Schedule I, Your Income (Official Form o support others who do not live with you.	1061).	\$	
	o support others who do not live with you.	40	Φ	0.00
Specify:	and balandad by Brand And Baldida farmana	19.	<b>-</b>	
	es not included in lines 4 or 5 of this form or or			0.00
20a. Mortgages on other prop	репу	20a.	· -	0.00
20b. Real estate taxes		20b.	•	0.00
20c. Property, homeowner's,	, or renter's insurance	20c.		0.00
20d. Maintenance, repair, and	d upkeep expenses	20d.	· ·	0.00
<ol><li>20e. Homeowner's association</li></ol>	on or condominium dues	20e.	\$	0.00
Other: Specify:		21.	+\$	0.00
2. Calculate your monthly expe				
22a. Add lines 4 through 21.			\$	1,667.86
22b. Copy line 22 (monthly exp	penses for Debtor 2), if any, from Official Form 10	)6J-2	\$	
22c. Add line 22a and 22b. Th	he result is your monthly expenses.		\$	1,667.86
	, , ,			,,,,,,,,,,
3. Calculate your monthly net i				
. ,	bined monthly income) from Schedule I.	23a.	· -	2,239.00
23b. Copy your monthly expe	enses from line 22c above.	23b.	-\$	1,667.86
	expenses from your monthly income.		•	E74 4 4
The result is your month	hly net income.	23c.	\$	571.14
<ol> <li>Do you expect an increase of For example, do you expect to finis modification to the terms of your minus.</li> </ol>	or decrease in your expenses within the year a sh paying for your car loan within the year or do you exponent partgage?	ifter you file this ect your mortgage	s form? payment to incre	ease or decrease because of a
☐ Yes. Explain here	):			
Yes.	<del>,</del>			

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	is information to identify you	r case:			
Debtor '	Craig F Rohde				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if		Middle Name	Last Name		
	-				
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT	T OF ILLINOIS		
Case nu (if known)	mber				☐ Check if this is an amended filing
	al Form 106Dec Aration About	an Individual	l Debtor's Sch	nedules	12/15
obtainin	g money or property by fraud	in connection with a han			
years, o	both. 18 U.S.C. §§ 152, 1341,  Sign Below		kruptcy case can result in	tines up to \$250,000, o	or imprisonment for up to 20
	both. 18 U.S.C. §§ 152, 1341,	1519, and 3571.			or imprisonment for up to 20
	both. 18 U.S.C. §§ 152, 1341,	1519, and 3571.			r imprisonment for up to 20
	Sign Below  I you pay or agree to pay som	1519, and 3571.		nkruptcy forms?  Attach Bankrup	tcy Petition Preparer's Notice, d Signature (Official Form 119)
Did ■ □	Sign Below  I you pay or agree to pay som	1519, and 3571.	rney to help you fill out ba	nkruptcy forms?  Attach Bankrup Declaration, an	tcy Petition Preparer's Notice, d Signature (Official Form 119)
Did  Und that	Sign Below  I you pay or agree to pay som  No  Yes. Name of person  ler penalty of perjury, I declare they are true and correct.	1519, and 3571.	rney to help you fill out ba	nkruptcy forms?  Attach Bankrup Declaration, an	tcy Petition Preparer's Notice, d Signature (Official Form 119)
Did  Und that	Sign Below  I you pay or agree to pay som  No  Yes. Name of person  Her penalty of perjury, I declare	1519, and 3571.	rney to help you fill out ba	nkruptcy forms?  Attach Bankrup Declaration, an	tcy Petition Preparer's Notice, d Signature (Official Form 119)

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Fill in	this inform	ation to identify you	r case:				
Debto	r 1	Craig F Rohde					
		First Name	Middle Name	Last Name			
Debto (Spouse	or 2 e if, filing)	First Name	Middle Name	Last Name			
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS			
Casa	number						
(if know						Check if this is an mended filing	
O ((;	–	4.0=					
	cial For		Affalaa faa la dhab	larata Ellina Can D			
			Affairs for Individ			4/10	
					equally responsible for sup additional pages, write you		
numbe	er (if known	). Answer every que	stion.				
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before			
1. W	/hat is your	current marital statu	is?				
Г	] Married						
	Not marr	ied					
2. D	uring the la	the last 3 years, have you lived anywhere other than where you live now?					
			•	·			
_	■ No I Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now			
		or Address:	Dates Debtor 1	Debtor 2 Prior Ad		Dates Debtor 2	
	Jebioi I I II	or Address.	lived there	Debior 21 Hor Au	uress.	lived there	
					ity property state or territory co, Texas, Washington and W		
	No						
	Yes. Mal	ke sure you fill out <i>Sci</i>	nedule H: Your Codebtors (Of	fficial Form 106H).			
Part 2	Explair	n the Sources of You	r Income				
F	ill in the total	amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?	
	] No						
	Yes. Fill	in the details.					
			Debtor 1		Debtor 2		
			Sources of income	Gross income	Sources of income	Gross income	
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)	
	•	of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$27,786.00	☐ Wages, commissions, bonuses, tips		
			☐ Operating a business		☐ Operating a business		

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Case number (if known)

Debtor 1 Craig F Rohde

	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2015 )	■ Wages, commissions, bonuses, tips	\$30,786.00	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$30,008.00	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		

#### 5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

□ No

Yes. Fill in the details.

	Debtor 1		Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2015)	Ordinary Dividends	\$530.00			
	Capital gain or (loss)	\$9,527.00			
	Other Income	\$1,621.00			
For the calendar year before that: (January 1 to December 31, 2014)	Ordinary Dividends	\$1,158.00			
	Capital gain or (loss)	\$9,233.00			
	Gambling Winnings	\$7,600.00			

## Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Case 16-36015 Doc 1 Filed 11/11/16 Entered 11/11/16 12:56:51 Desc Main Document Page 39 of 58 Debtor 1 Craig F Rohde Case number (if known) Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Insider's Name and Address Amount vou Reason for this payment Dates of payment Total amount still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you Include creditor's name paid still owe Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No ☐ Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes
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Case number (if known) Document Debtor 1 Craig F Rohde

Pa	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy ■ No □ Yes. Fill in the details for each gift.	r, did you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	■ No	, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Yes. Fill in the details for each gift or contrib			
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses			
15.	or gambling?	or since you filed for bankruptcy, did you lose any	thing because of the	t, fire, other disaster,
	Yes. Fill in the details.			
	how the loss occurred Inclu	de the amount that insurance has paid. List pending rance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or prepa	did you or anyone else acting on your behalf pay or iring a bankruptcy petition? ers, or credit counseling agencies for services require		rty to anyone you
	□ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Ronald P Strojny 5839 W 35th Street Cicero, IL 60804	\$0 to \$4,000 to attorney fees per CARA, balance of attorney fees through the Chapter 13 plan; \$310 towards filing fee paid by Debtor to attorney prior to filing	2016	\$0.00
17.	promised to help you deal with your creditors Do not include any payment or transfer that you l  No Yes. Fill in the details.  Person Who Was Paid	did you or anyone else acting on your behalf pay or to make payments to your creditors? isted on line 16.  Description and value of any property	Date payment	rty to anyone who  Amount of
	Address	transferred	or transfer was made	payment

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Debtor 1 Craig F Rohde

18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin Include both outright transfers and transfers made include gifts and transfers that you have already list.  No Yes. Fill in the details.	ness or financial affa as security (such as th	irs? ne granting of a s			
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferr		payme	ibe any property or ents received or debts n exchange	Date transfer was made
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection No		y property to a s	self-settled	d trust or similar device	of which you are a
	Yes. Fill in the details.					
	Name of trust	Description and va	alue of the prop	erty trans	ferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instru	ıments, Safe Deposit	Boxes, and Sto	rage Unit	S	
20.	<ul> <li>Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?</li> <li>Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					
		ast 4 digits of ecount number	Type of accourtinstrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?  No	r before you filed for	bankruptcy, any	y safe dep	osit box or other deposi	tory for securities,
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe 1	the contents	Do you still have it?
22.	Have you stored property in a storage unit or p	lace other than your	home within 1 y	ear befor	e you filed for bankrupto	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe t	the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that some for someone.	one else owns? Inclu	de any property	/ you borr	owed from, are storing f	or, or hold in trust
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe 1	the property	Value
Par	t 10: Give Details About Environmental Inform	ation				
For	the purpose of Part 10, the following definitions	apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Craig F Rohde

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  No See Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Governmental unit Address (Number, Street, City, State and ZIP Code)  Governmental unit Address (Number, Street, City, State and ZIP Code)  Date of noting Report of Noting Code)  Address (Number, Street, City, State and ZIP Code)  No See Fill in the details.		nazardous materiai, poliutant, contaminant, or similar term.						
No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details. Case Title Case Number Case Number Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  Name Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  Nature of the case Status of the case  Nature of the case Status of the case Status of the case Address Address Name of a limited liability company (LLC) or limited liability partnership (LLP) An officer, director, or managing executive of a corporation An owner of at least 5% of the votting or equity securities of a corporation An owner of at least 5% of the votting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Name of accountant or bookkeeper Name Address Name of accountant or bookkeeper Name Address Name of a corporation or the details below or each business. Name of accountant or bookkeeper Date Issued	Rep	ort a	Il notices, releases, and proceedings that	at you know about, regardless of wher	the	y occurred.		
Yes. Fill in the details.   Name of site   Address (Number, Street, City, State and ZIP Code)	24.	Has	any governmental unit notified you that	you may be liable or potentially liable	und	ler or in violation of an environme	ental law?	
Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Case Title Case Number Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Case Title Case Number Address (Number, Street, City, State and ZIP Code)  Name Address (Number, Street, City, State and ZIP Code)  Part 11: Give Details About Your Business or Connections to Any Business  Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  A member of a limited liability company (LLC) or limited liability partnership (LLP)  A partner in a partnership  An officer, director, or managing executive of a corporation  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  No Yes. Fill in the details below.  Name Address Date Issued								
No   Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  8. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.   No   Yes. Fill in the details.   Case Title   Case Number   Cas				Address (Number, Street, City, State and	d		Date of notice	
Yes. Fill in the details.   Name of site Address (Number, Street, City, State and ZIP Code)   No   Yes. Fill in the details.   Case Title Case Number   Court or agency Name Address (Number, Street, City, State and ZIP Code)   Nature of the case   Status of the case   Status of the case Number   State and ZIP Code)   Nature of the case   Status of the case   S	25.	Hav	e you notified any governmental unit of	any release of hazardous material?				
Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Part 11:  Size Dode)  No Size Code)  No Size Code)  No Size Size Size Size Size Size Size Size								
No				Address (Number, Street, City, State and	d	and the second s	Date of notice	
Yes. Fill in the details.   Case Title Case Number	26.	26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					nd orders.	
Case Number    Name								
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?    A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time   A member of a limited liability company (LLC) or limited liability partnership (LLP)   A partner in a partnership   An officer, director, or managing executive of a corporation   An owner of at least 5% of the voting or equity securities of a corporation   No. None of the above applies. Go to Part 12.   Yes. Check all that apply above and fill in the details below for each business.   Business Name				Name Address (Number, Street, City,	Nat	ture of the case	Status of the case	
□ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time         □ A member of a limited liability company (LLC) or limited liability partnership (LLP)         □ A partner in a partnership         □ An officer, director, or managing executive of a corporation         □ An owner of at least 5% of the voting or equity securities of a corporation         ■ No. None of the above applies. Go to Part 12.         □ Yes. Check all that apply above and fill in the details below for each business.         Business Name Address       Describe the nature of the business Name Address         Name of accountant or bookkeeper       Do not include Social Security number or ITILD Dates business existed         28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.         ■ No       Yes. Fill in the details below.         Name Address       Date Issued	Par	111:	Give Details About Your Business or 0	Connections to Any Business				
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)         ☐ A partner in a partnership         ☐ An officer, director, or managing executive of a corporation         ☐ An owner of at least 5% of the voting or equity securities of a corporation         ☐ No. None of the above applies. Go to Part 12.         ☐ Yes. Check all that apply above and fill in the details below for each business.         Business Name         Address         (Number, Street, City, State and ZIP Code)         Name of accountant or bookkeeper         Dates business existed     Employer Identification number Do not include Social Security number or ITII Dates business existed  Employer Identification number Do not include Social Security number or ITII Dates business existed  Dates business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below. Name Address         Date Issued	27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have ar	y of	the following connections to any	business?	
□ A partner in a partnership □ An officer, director, or managing executive of a corporation □ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper    Dates business existed   Dates business? Include all financial institutions, creditors, or other parties.   No □ Yes. Fill in the details below.   Name Address   Date Issued   Date Issued   Dates   Date Issued   Dates			☐ A sole proprietor or self-employed in	n a trade, profession, or other activity,	eith	er full-time or part-time		
□ An officer, director, or managing executive of a corporation □ An owner of at least 5% of the voting or equity securities of a corporation ■ No. None of the above applies. Go to Part 12. □ Yes. Check all that apply above and fill in the details below for each business.  Business Name		☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
□ An owner of at least 5% of the voting or equity securities of a corporation  ■ No. None of the above applies. Go to Part 12.  □ Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  ■ No □ Yes. Fill in the details below.  Name Address  Date Issued			☐ A partner in a partnership					
No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed  Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Address  Date Issued			☐ An officer, director, or managing exe	ecutive of a corporation				
Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed  Employer Identification number Do not include Social Security number or ITII  Dates business existed  No  Yes. Fill in the details below.  Date Issued  Date Issued			☐ An owner of at least 5% of the voting	g or equity securities of a corporation				
Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Do not include Social Security number or ITII  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Address  Date Issued			No. None of the above applies. Go to P	art 12.				
Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Date Issued  Address			Yes. Check all that apply above and fill	in the details below for each business	S.			
Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Address  Date Issued				Describe the nature of the business				
institutions, creditors, or other parties.  ■ No □ Yes. Fill in the details below.  Name Address				Name of accountant or bookkeeper		•	iumber of friiv.	
☐ Yes. Fill in the details below.  Name Address  Date Issued	28.			cy, did you give a financial statement	to an	nyone about your business? Inclu	de all financial	
Name Date Issued Address			No					
Address			Yes. Fill in the details below.					
		Add	dress	Date Issued				

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6 Case 16-36015 Doc 1 Filed 11/11/16 Entered 11/11/16 12:56:51 Desc Main Document

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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Cr	aig F Rohde	
Craig F Rohde		Signature of Debtor 2
Signa	ture of Debtor 1	
Date	November 11, 201	Date
Did yo	u attach additional pa	ges to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did yo	u pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes	. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## **Chapter 11: Reorganization**

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-36015 Doc 1 Filed 11/11/16 Entered 11/11/16 12:56:51 Desc Main Document Page 48 of 58

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Northern District of Illinois

In re	Craig F Rohde		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DE	BTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the filiple rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received		\$	0.00
	Balance Due		\$	4,000.00
2. \$	\$ 310.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	■ I have not agreed to share the above-disclosed com	pensation with any other person u	ınless they are meml	pers and associates of my law firm
I	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na			
6. I	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy c	ase, including:
b c d	a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of credid. Representation of the debtor in adversary proceeding. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applications of the secured creditors to reaffirmation agreements and applications of the secured creditors of the secured creditors to reaffirmation agreements and applications of the secured creditors of the secured creditors of the secured creditors to reaffirmation agreements and applications of the secured creditors of the secured credito	atement of affairs and plan which tors and confirmation hearing, and gs and other contested bankruptcy reduce to market value; exe ons as needed; preparation	may be required; d any adjourned hear y matters; mption planning;	rings thereof;
7. E	By agreement with the debtor(s), the above-disclosed for	ee does not include the following	service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of an ankruptcy proceeding.		payment to me for re	epresentation of the debtor(s) in
No	ovember 11, 2016	/s/ Ronald P Stroj	ny	
Da	ate	Ronald P Strojny Signature of Attorney	v	
		Ronald P Strojny		
		5839 W 35th Stree Cicero, IL 60804	et	
		708-652-2800 Fax	k: 708-652-2840	
		rpstrojny@yahoo.		
		Name of law firm		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services fromtheir attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A.BEFORE THE CASE IS FILED

## THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2.Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5.Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B.AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2.Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card.(If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5.Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4.If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8.Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9.Be available to respond to the debtor's questions throughout the term of the plan.
- 10.Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2.If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D.

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b)The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time refor the specific services performed for the debtor;
- (d)Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and

- (e)The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of set for such case are performed prior to its filing, and the risks associated with the representa debtors in bankruptcy cases in general.
- 2.In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

## E.CONDUCT AND DISCHARGE

- 1. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing. *Improper conduct by the attorney*
- 2.. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case. *Improper conduct by the debtor*
- 3.Discharge of the attorney

## F.ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of
- 2.In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$310.00 for expenses, leaving a balance due for the filing fee of \$0.00

4.In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# **United States Bankruptcy Court**Northern District of Illinois

		1 (of the H District of Himos		
In re	Craig F Rohde		Case No.	
		Debtor(s)	Chapter 13	
	VI	ERIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	22
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credi	itors is true and correct t	o the best of my
Date:	November 11, 2016	/s/ Craig F Rohde Craig F Rohde		

AMC Anesthesia LTD PO Box 772927 Chicago, IL 60677

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Barclays Bank Delaware Po Box 8801 Wilmington, DE 19899

Capital One Po Box 30285 Salt Lake City, UT 84130

Capital One / Menard Attn: Bankruptcy Dept Po Box 30258 Salt Lake City, UT 84130

Citibank / Sears Citicorp Credit Services Po Box 790040 Saint Louis, MO 63179

Citibank/Exxon Mobile Centralized Bankruptcy Po Box 790040 S Louis, MO 63129

Citibank/The Home Depot Centralized Bankruptcy Po Box 790040 S Louis, MO 63129

Dependon Collection Service Inc PO Box 4833 Oak Brook, IL 60522 Discover Financial Po Box 3025 New Albany, OH 43054

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Merrick Bank/Geico Card Po Box 23356 Pittsburg, PA 15222

Mohela/Dept of Ed 633 Spirit Dr Chesterfield, MO 63005

MRI Lincoln Imaging Center 4200 W 63rd Street Chicago, IL 60629

SCH Laboratory Physiciains SC c/o Dependon Collection Services PO Box 4833 Hinsdale, IL 60522

Swedish Convenant Hospital 7452 Solution Center Chicago, IL 60677

Swedish Covenant Hospital 5145 North California Ave Chicago, IL 60625

Swedish Covenant Hospital 7426 Solution Center Chicago, IL 60677

Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896

Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440 Transworld Systems Inc PO Box 15520 Wilmington, DE 19850